

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**RYAN LEE MCCREA and TWANA YVETTE
MCCREA**

Case No. 10-81150

a/k/a TWANA YVETTE SORRELLS

S.S. Nos.: xxx-xx-9153 and xxx-xx-9035

Mailing Address: 1701 MEDALLION DR, Durham, NC 27704-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on June 30, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 15, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 4/13/10

Lastname-SS#: mccrae-9153 Refile with Reso

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

SURRENDER COLLATERAL

Creditor Name	Sch D #	Description of Collateral
Homeowners Insurance		
Durham County Tax		

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

REJECTED VOLUNTARY CONTRACTS/LEASES

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
			**
			**
			**
			**

Creditor Name	Description of Collateral

LTD. DEBT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

SECURED DEBTS @ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Wells Fargo		\$10,710	5.00	\$107	\$221.11	2005 Chrysler 300
			5.00			
			5.00			
			5.00			

SECURED DEBTS @ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Up and paid)		Amount
Law Offices of John T. Orcutt, P.C.		\$3,000
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		\$4,715
State Taxes		\$125
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. Rate	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON PRIORITY UNSECURED		Amount
DMI-	None(\$0)	\$105,003

PROPOSED CHAPTER 13 PLAN PAYMENT

\$	\$2,208	per month for	60	months, then
\$	N/A	per month for	N/A	months.

Adequate Protection Payment Period: 1.45 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE

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Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD

WILLIAM MCDONALD

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

CTI Collection Services
Post Office Box 4783
Chicago, IL 60680-4783

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Discover Gold Card
Post Office Box 30943
Salt Lake City, UT 84130-0943

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

AFNI-Bloom
404 Brock Drive
Post Office Box 3517
Bloomington, IL 61702-3517

Dish Network
Post Office Box 105169
Atlanta, GA 30348-5169

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Capital One Bank**
Attn: Bankruptcy Department
Post Office Box 85167
Richmond, VA 23285-5167

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

CBE GROUP INC
131 Tower Park Drive, Ste 100
Post Office Box 2635
Waterloo, IA 50704-2635

GEMB
Post Office Box 981127
El Paso, TX 79998-1127

Experian
P.O. Box 2002
Allen, TX 75013-2002

Cingular Wireless ***
Post Office Box 6444
Carol Stream, IL 60197-6444

Internal Revenue Service**
Post Office Box 21126
Philadelphia, PA 19114-0326

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Citi Bank
Post Office Box 183055
Columbus, OH 43218-3055

Law Office of John Orcutt

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

CitiMortgage
Post Office Box 9438
Gaithersburg, MD 20898-9438

MRS Associates, Inc.
3 Executive Campus
Suite 400
Cherry Hill, NJ 08002

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

North Carolina Department of Re
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Verizon South **
500 Technology Drive Stop 1
Saint Charles, MO 63304-2225

Old Navy/GE Money Bank**
Attn: Bankruptcy Department
Post Office Box 103104
Roswell, GA 30076

Washington Mutual **
P.O. Box 15299
Wilmington, DE 19850-5299

Pers Collections
10715 College Ave
Kansas City, MO 64137

Wells Fargo Auto Finance
Post Office Box 29704
Phoenix, AZ 85038-9704

Portfolio Recovery Assoc.
140 Corporate Boulevard
Norfolk, VA 23502

Sam's Club
Post Office Box 981064
El Paso, TX 79998-1064

Shaundra V. Lee
Lawrenceville, GA

Smith, Debnam, Narron, Wyche,
Saintsing, & Myers, LLP
Post Office Box 26268
Raleigh, NC 27611

Southwest Credit
Post Office Box 1985
Southgate, MI 48195-0985

The Home Depot
c/o Citibank
Post Office Box 689100
Des Moines, IA 50368-9100